

<i>SERFF Tracking Number:</i>	<i>MRKB-125913637</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Markel American Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>0811FF071</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Independent Inland Marine</i>		
<i>Project Name/Number:</i>	<i>New Water Exclusion Endorsements/0811FF071</i>		

## Filing at a Glance

Companies: Markel American Insurance Company, Markel Insurance Company

Product Name: Independent Inland Marine	SERFF Tr Num: MRKB-125913637	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 09.0005 Other Commercial Inland Marine	Co Tr Num: 0811FF071	State Status: Fees verified and received
Filing Type: Form	Co Status: Sent to DOI for Approval	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Author: Wilfredo Mejia	Disposition Date: 11/21/2008
	Date Submitted: 11/20/2008	Disposition Status: Approved
Effective Date Requested (New): 01/01/2009		Effective Date (New): 01/01/2009
Effective Date Requested (Renewal): 01/01/2009		Effective Date (Renewal): 01/01/2009

State Filing Description:

## General Information

Project Name: New Water Exclusion Endorsements	Status of Filing in Domicile: Pending
Project Number: 0811FF071	Domicile Status Comments:
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 11/21/2008	
State Status Changed: 11/21/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Markel Insurance Company and Markel American Insurance Company wish to file the enclosed independent new and revised forms for your review. Form MIM 118 has been revised primarily to complement the changes made in the recent Countrywide ISO form revision. Please see the filing memorandum for more details. The former edition of the form is hereby withdrawn.

We trust you will find this filing in order. We wish to begin utilizing these forms effective on or after January 1, 2009.

SERFF Tracking Number: MRKB-125913637 State: Arkansas  
 First Filing Company: Markel American Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: 0811FF071  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
 Product Name: Independent Inland Marine  
 Project Name/Number: New Water Exclusion Endorsements/0811FF071

## Company and Contact

### Filing Contact Information

Wilfredo Mejia, Regulatory Compliance wmejia@markelcorp.com  
 Specialist  
 4600 Cox Road (800) 431-1270 [Phone]  
 Glen Allen, VA 23060 (804) 527-7900[FAX]

### Filing Company Information

Markel American Insurance Company CoCode: 28932 State of Domicile: Virginia  
 4600 Cox Road Group Code: 785 Company Type: Commercial  
 Property & Casualty  
 Glen Allen, VA 23060 Group Name:  
 (800) 431-1270 ext. [Phone] FEIN Number: 54-1398877  
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Markel Insurance Company CoCode: 38970 State of Domicile: Illinois  
 4600 Cox Road Group Code: 785 Company Type: Commercial  
 Property & Casualty  
 Glen Allen, VA 23060 Group Name:  
 (800) 431-1270 ext. [Phone] FEIN Number: 36-3101262  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: Flat fee  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Markel American Insurance Company	\$0.00	11/20/2008	
Markel Insurance Company	\$50.00	11/20/2008	24073695

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Llyweyia Rawlins	11/21/2008	11/21/2008

<i>SERFF Tracking Number:</i>	<i>MRKB-125913637</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Independent Inland Marine</i>		
<i>Project Name/Number:</i>	<i>New Water Exclusion Endorsements/0811FF071</i>		

## Disposition

Disposition Date: 11/21/2008  
Effective Date (New): 01/01/2009  
Effective Date (Renewal): 01/01/2009  
Status: Approved  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: MRKB-125913637 State: Arkansas  
 First Filing Company: Markel American Insurance Company, ... State Tracking Number: EFT \$50  
 Company Tracking Number: 0811FF071  
 TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine  
 Product Name: Independent Inland Marine  
 Project Name/Number: New Water Exclusion Endorsements/0811FF071

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	Filing Memorandum	Approved	Yes
Form	WATER EXCLUSION - OTHER THAN WATERCRAFT	Approved	Yes
Form	WATER EXCLUSION	Approved	Yes

SERFF Tracking Number: MRKB-125913637 State: Arkansas

First Filing Company: Markel American Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: 0811FF071

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: Independent Inland Marine

Project Name/Number: New Water Exclusion Endorsements/0811FF071

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	WATER EXCLUSION - OTHER THAN WATERCRAFT	MIM 118	(01/09)	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 MIM 118 (03/06) Previous Filing #:	0.00	MIM11809.pdf
Approved	WATER EXCLUSION	MIM 123	(01/09)	Endorsement/Amendment/Conditions New		0.00	MIM12309.pdf

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **WATER EXCLUSION - OTHER THAN WATERCRAFT**

This endorsement modifies insurance provided under the following:

ANNUAL TRANSIT COVERAGE FORM  
COMMERCIAL FINE ARTS COVERAGE FORM  
COMPUTER SYSTEMS COVERAGE FORM  
CONTRACTORS EQUIPMENT COVERAGE FORM  
DIFFERENCE IN CONDITIONS COVERAGE FORM  
MISCELLANEOUS ARTICLES COVERAGE FORM  
MOTOR TRUCK CARGO CARRIERS COVERAGE FORM  
MOTOR TRUCK CARGO OWNERS COVERAGE FORM  
RADIO AND TELEVISION TOWERS AND EQUIPMENT COVERAGE FORM  
TRIP TRANSIT COVERAGE FORM  
WAREHOUSE OPERATORS LEGAL LIABILITY COVERAGE FORM

The following exclusion is added to Section **B.**, Paragraph **1.**:

- (1)** Water damage caused directly or indirectly by flood, surface water, waves (including tidal wave or tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge); or
- (2)** Waterborne material carried or otherwise moved by any water referred to in Paragraph (1).

This Exclusion applies regardless of whether any of the above, in Paragraphs (1) or (2), is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs (1) or (2) results in fire, explosion or theft, we will pay for direct loss or damage caused by that fire, explosion or theft if these causes of loss would be covered under this Coverage Form.

This exclusion does not apply to property in transit or to watercraft owned by the insured, or watercraft owned by others in the insured's care, custody or control.

All other terms and conditions remain the same.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **WATER EXCLUSION**

This endorsement modifies insurance provided under the following:

ANNUAL TRANSIT COVERAGE FORM  
COMMERCIAL FINE ARTS COVERAGE FORM  
COMPUTER SYSTEMS COVERAGE FORM  
CONTRACTORS EQUIPMENT COVERAGE FORM  
DIFFERENCE IN CONDITIONS COVERAGE FORM  
MISCELLANEOUS ARTICLES COVERAGE FORM  
MOTOR TRUCK CARGO CARRIERS COVERAGE FORM  
MOTOR TRUCK CARGO OWNERS COVERAGE FORM  
RADIO AND TELEVISION TOWERS AND EQUIPMENT COVERAGE FORM  
TRIP TRANSIT COVERAGE FORM  
WAREHOUSE OPERATIONS LEGAL LIABILITY COVERAGE FORM

The following exclusion is added to Section **B.**,  
Paragraph 1.:

- (1)** Water damage caused directly or indirectly by flood, surface water, waves (including tidal wave or tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge); or
- (2)** Waterborne material carried or otherwise moved by any water referred to in Paragraph (1).

This exclusion applies regardless of whether any of the above, in Paragraphs (1) or (2), is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs (1) or (2) results in fire, explosion or theft, we will pay for direct loss or damage caused by that fire, explosion or theft if these causes of loss would be covered under this Coverage Form.

This exclusion does not apply to property in transit.

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<i>Project Name/Number:</i>	<i>New Water Exclusion Endorsements/0811FF071</i>		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: MRKB-125913637 State: Arkansas  
First Filing Company: Markel American Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: 0811FF071  
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Product Name: Independent Inland Marine  
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## Supporting Document Schedules

	Review Status:	
<b>Satisfied -Name:</b> Uniform Transmittal Document-Property & Casualty	Approved	11/21/2008

**Comments:**

**Attachment:**

NAIC PCTD.pdf

	Review Status:	
<b>Satisfied -Name:</b> Cover Letter	Approved	11/21/2008

**Comments:**

**Attachment:**

Cover Letter.pdf

	Review Status:	
<b>Satisfied -Name:</b> Filing Memorandum	Approved	11/21/2008

**Comments:**

**Attachment:**

Filing Memorandum.pdf



## Property & Casualty Transmittal Document---

20.	This filing transmittal is part of Company Tracking #	0811FF071
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21.	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Markel Insurance Company and Markel American Insurance Company wish to file the enclosed independent new and revised forms for your review. Form MIM 118 has been revised primarily to complement the changes made in the recent Countrywide ISO form revision. The former edition of the form is hereby withdrawn.

### New Form

**MIM123 (1/09) *Water Exclusion*** – Our new form incorporates ISO’s recent expanded water exclusion language into IH 99 18 01 09 to be used until ISO updates IH 99 18.

### Revised Form

**MIM118 (1/09) – *Water Exclusion – Other Than Watercraft*** – this form has been revised to incorporate the updated water exclusion language corresponding to ISO’s multistate revision CM-2008-OWEFO. Our revised form replaces the 3/06 edition currently on file.

22.	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #:	N/A (paid thru EFT)
	<b>\$50.00 (flat fee)</b>

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**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**



## MARKEL CORPORATION

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4600 Cox Road Glen Allen, Virginia 23060-9817 P.O. Box 3870, Glen Allen, Virginia 23058-3870  
(804) 527-2700 (800) 431-1270 [www.markelinsurance.com](http://www.markelinsurance.com)

November 20, 2008

Honorable Julie Benafield Bowman  
Commissioner of Insurance  
Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

RE: Markel Insurance Company, NAIC #785-38970  
Markel American Insurance Company, NAIC #785-28932  
Independent Commercial Inland Marine Form Filing  
Company Filing # 0811FF071

Honorable Bowman:

Markel Insurance Company and Markel American Insurance Company wish to file the enclosed independent new and revised forms for your review. Form MIM 118 has been revised primarily to complement the changes made in the recent Countrywide ISO form revision. Please see the filing memorandum for more details. The former edition of the form is hereby withdrawn.

We trust you will find this filing in order. We wish to begin utilizing these forms effective on or after January 1, 2009. Should you have any questions, please contact Meiji Mejia at (800) 431-1270 extension 7941, by mail at the above address, or by e-mail at [wmejia@markelcorp.com](mailto:wmejia@markelcorp.com).

Sincerely,

Deidre Balbuena  
Vice President  
Product & Regulatory Services

**MARKEL INSURANCE COMPANY  
MARKEL AMERICAN INSURANCE COMPANY  
COMMERCIAL INLAND MARINE**

**FILING MEMORANDUM**

Markel Insurance Company(MIC) and Markel American Insurance Company(MAIC) are filing new and revised independent forms in conjunction with our adoption of ISO countrywide forms revisions. The following is a summary of the forms contained in this filing submission.

**New Form**

**MIM123 (1/09)** *Water Exclusion* – Our new form incorporates ISO's recent expanded water exclusion language into IH 99 18 01 09 to be used until ISO updates IH 99 18.

**Revised Form**

**MIM118 (1/09)** – *Water Exclusion – Other Than Watercraft* – this form has been revised to incorporate the updated water exclusion language corresponding to ISO's multistate revision CM-2008-OWEFO. Our revised form replaces the 3/06 edition currently on file.